

# Insights

into Housing and Community  
Development Policy



PD&R

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## Barriers to Success: Housing Insecurity for U.S. College Students

Over the past decade and a half, surging college enrollment in the United States has opened opportunities for millions of Americans. Today, more than 70 percent of Americans enroll at a four-year college.<sup>1</sup> Low-income students have accounted for much of this new enrollment, although college-going has dropped following the Great Recession.

Unfortunately, college completion rates remain low. As of 2012, only 59 percent of first-time, full-time students at a four-year institution graduated within six years.<sup>2</sup> On-time graduation rates are also lackluster. Only 5 percent of students complete a two-year associate degree on time, and most public four-year colleges graduate less than one-half of their full-time students within four years.<sup>3</sup> Low-income and first-generation students continue to graduate at far lower rates than higher income students.<sup>4</sup> In general, the United States lags behind other industrialized nations in college completion.<sup>5</sup> Students' housing challenges likely contribute to this gap.

As the conversation about rising college costs continues, housing costs must be considered. For many students, living costs exceed and even dwarf the cost of tuition and fees. For example, the average published cost for an in-state student at a public, four-year college is \$18,943 for 2014–15. Room and board, at an average of \$9,804, accounts for more than half that cost. For students at public two-year colleges, room-and-board costs on average account for more than two-thirds of the cost.<sup>6</sup> Housing expenses are a major part of students' living costs, and they have steadily increased during the past 25 years.

As enrollment has increased, today's college students are more diverse and have new needs. For example, 26 percent of all undergraduate students and 30 percent of students at two-year institutions are raising dependent children while attending school.<sup>7</sup> More than one-half of students at public two-year schools are age 24 or older;<sup>8</sup> only one-half of undergraduates enroll exclusively full time;<sup>9</sup> and, in 2011, more than two-thirds of undergraduates worked while attending college, and one-fifth worked full time.<sup>10</sup>

This article describes evidence and context for decisionmakers considering issues related to housing for postsecondary students. Key insights include the following:

- Many college students struggle to find adequate, affordable housing options near their campus, and at least 56,000 college students are homeless. As enrollment has surged, on-campus housing construction has not matched increased enrollment. Four-year colleges are much more likely to offer on-campus housing than are two-year institutions. New construction financed through public-private partnerships often is less affordable than existing housing options.
- Although we know that students' housing affects their success in college, there are major gaps in research and national data on the issue.
- A number of federal and institutional policies may leave students with unmet need. For example, colleges appear to systematically underestimate students' off-campus living costs.
- Innovative programs such as Single Stop USA and the Tacoma Community College Housing Assistance Program could offer models for housing interventions for housing-insecure students.

## The Impact of Student Housing Insecurity

Students are disproportionately at risk for housing insecurity. Students often lack a rental history, someone to act as a guarantor, or the savings for a security deposit.<sup>11</sup> For example, 41.7 percent of City University of New York (CUNY) students surveyed in 2011 reported they were housing instable.<sup>12</sup> The survey also found that CUNY students are five times more likely to live in public housing than the average New Yorker and three times as likely to live in a shelter.<sup>13</sup>

Housing challenges are particularly acute for students emerging from foster care. Even if these students find on-campus housing, they may struggle to find a place to live during breaks from school.<sup>14</sup>

A number of students attend school while homeless. More than 56,000 college students indicated they were homeless on the Free Application for Federal Student Aid (FAFSA) in 2013—and that figure almost certainly underestimates the true total.<sup>15</sup>

Housing insecurity, often in tandem with related issues such as food insecurity, acts as a barrier for student success. According to the U.S. Census Bureau, from 2009 to 2011, 51.8 percent of students living off campus and not with relatives had incomes below the poverty level.<sup>16</sup> Living in poverty has a biological impact on the brain that impedes academic success, and it also presents students with difficult logistical hurdles.<sup>17</sup> Low-income students' unmet needs often induce them to enroll part time, live off campus, and work long hours at jobs.<sup>18</sup> Unmet financial need can also mean that students are unable to afford necessary supplies for college, such as books or computers, and lead students to drop out.<sup>19</sup>

Data remain limited on the full extent and impact of students' housing

insecurity. The National Postsecondary Student Aid Survey and the American Community Survey provide information on student residences, although not on housing insecurity. The American Housing Survey, the primary data source regarding Americans' housing needs, does not ask about residents' enrollment status.

### Impact of On-Campus Housing

Research has long suggested that students who live on campus are more likely to graduate, and particularly when the on-campus experience is purposefully structured toward student learning and engagement.<sup>20</sup> Several factors might explain this relationship. Living on campus could encourage students to enroll full time, which is associated with better performance.<sup>21</sup> On-campus residence could also provide students with a deeper feeling of engagement in their studies and the campus community, and it could provide students with a positive peer effect. That said, the evidence to date has not yet conclusively demonstrated that on-campus housing is a cost-effective intervention compared with alternatives.

Recently, the most extensive analysis of national data found a statistically significant relationship between students' residency and retention from the first to second year. The extent of that relationship, however, remains unclear, and institutional factors as well as differences in student characteristics appear to play a major role.<sup>22</sup>

Other, more limited research also supports the proposition that on-campus housing can improve student retention. For example, a recent study of students at one large public institution indicated that on-campus housing has a positive effect even when other factors that might influence students' housing choices, such as

their parents' income, are taken into account.<sup>23</sup> Another study considered retention of freshman students at a large public university, where only 52 percent of freshmen live on campus. Even when taking differences in academic ability into account, first-year students who lived on campus were more likely to return for their second year. The authors suggest that housing choice, in combination with a sense of affiliation and campus involvement, motivates students to persist.<sup>24</sup>

As these studies indicate, a number of student characteristics likely influence the impact of residence. An earlier national-level analysis over a much more limited sample found that residence had a significant impact on first-year academic performance for Black students and students at liberal arts institutions, although not for most students. The authors hypothesized that minority students might be disproportionately affected because they often have more family responsibilities, fewer financial resources, and inadequate transportation to and from campuses.<sup>25</sup> Another study indicated that high-risk students particularly benefit from living on campus.<sup>26</sup>

First-generation students are much less likely to benefit from living on campus, however. A recent survey found that first-generation students are 20 percent less likely to plan to live on campus (53.9 percent) during their first year of college than non-first-generation students (73.4 percent). First-generation students are also 9 percent more likely (14.5 percent) to plan to live at home.<sup>27</sup>

Students' and their parents' concerns about the prospect of students leaving home for college, in addition to financial limitations, particularly affect first-generation students' decisions

about college-going and housing. As the Pell Institute comments, “For first-generation students, going to college is an experience that involves the

entire family.”<sup>28</sup> Living at home, however, can put unique stresses on first-generation students. For instance, an array of research demonstrates

that first-generation students who live at home often experience strained relationships with family and friends who did not go to college.<sup>29</sup>

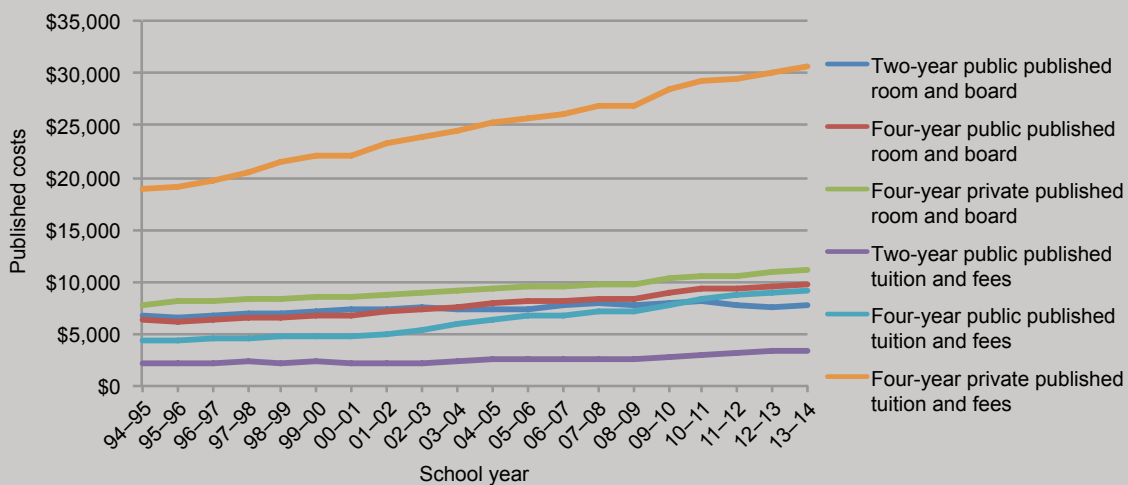
## College Housing Costs and Financing: Challenges to Access as Costs Rise

Published room-and-board costs have steadily increased during the past 20 years. From the 1994–95 school year to the 2013–14 school year, inflation-

adjusted, listed room-and-board costs increased 14 percent at public two-year institutions, 54 percent at public four-year institutions, and 44 percent

at private four-year institutions. By comparison, published tuition and fees have increased at a higher rate.<sup>30</sup>

### Inflation-Adjusted Published Costs, 1994–1995 to 2013–14



### Change in Inflation-Adjusted Published Costs, 1994–1995 to 2013–14

Inflation-Adjusted Costs	Percent Increase, 1994–95 to 2013–14
Two-year public published room and board	14
Four-year public published room and board	54
Four-year private published room and board	44
Two-year public published tuition	58
Four-year public published tuition	109
Four-year private published tuition	63

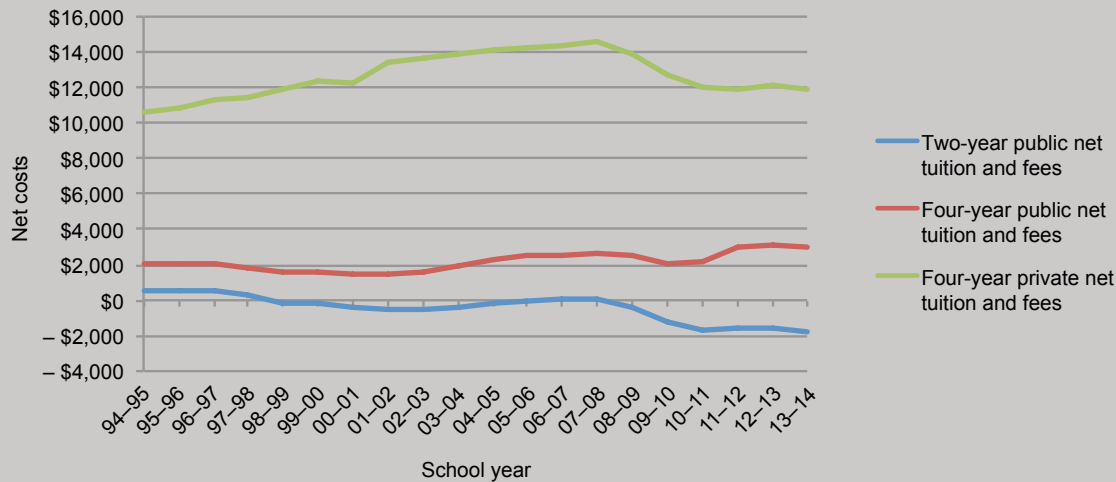
Source: College Board<sup>31</sup>

Considering net costs for tuition plus room and board, though, demonstrates the continued relative affordability of public two-year institutions. Net costs take students' financial aid into

account. From 1990–91 to 2012–13, the inflation-adjusted net cost of tuition, room, and board at public two-year schools decreased from \$6,380 to \$6,100. During the same time period,

the net cost at public four-year schools increased from \$7,660 to \$12,690. At private four-year institutions, the net cost increased from \$18,940 to \$22,990.<sup>32</sup>

### Inflation-Adjusted Net Costs, 1994–1995 to 2013–14



Source: College Board<sup>33</sup>

For many students, housing costs represent a significant proportion of their college expenses. In 2012–13, the average room-and-board cost at a public four-year college was \$9,540 and the average tuition was \$8,990.<sup>34</sup> In turn, housing costs contribute to student debt. In 2010, seven of 10 college seniors who graduated had student loan debt.<sup>35</sup> Students with loans at graduation averaged \$29,400 in debt, with housing costs likely a significant portion for many students.<sup>36</sup>

These rising costs likely affect low-income students' enrollment decisions and eventual outcomes. For example, although low-income students often receive significant financial aid at more selective institutions, "sticker shock" from high prices can deter these students from applying even when they are academically qualified.<sup>37</sup> In turn, "undermatched" students are less likely to graduate.<sup>38</sup>

Other costs also likely influence students' housing decisions. For example, a low-income student may choose to live off campus because living on campus means buying a more expensive meal plan than he or she can afford.

#### Challenges With Costs of Attendance

The amount that colleges set for the cost of attendance determines students' eligibility for federal financial aid, including both grants and loans. For students living off campus, colleges themselves determine living cost allowances based on what they consider to be "reasonable" expenses: no required formula or methodology guides their decision.<sup>39</sup> Under this policy, institutions appear to systematically underestimate students' living expenses, which may in turn affect students' success. Students are best served when they receive sufficient

aid to access the resources necessary for success, including adequate housing near campus.

Recent research demonstrates that off-campus living cost allowances vary dramatically among schools and even among institutions located in the same geographic regions and the same cities. This variance suggests that institutions calculate living cost allowances in very different ways.<sup>40</sup>

This research also indicates that institutions often underestimate local living expenses compared with available federal data. The researchers estimated actual local living expenses at the county level, using data and a methodology modeled on the Massachusetts Institute of Technology Living Wage Calculator, and then compared these living cost estimates with the institutions' living cost allowances.<sup>41</sup> The researchers found that institutions' living cost allowances

more frequently fell below these estimates. For example, about 30 percent of two-year institutions set their living cost allowances at more than \$3,000 below the actual living cost estimate. Some institutions, however, appeared more likely to overestimate living costs: the researchers also note that nearly 16 percent of two-year, for-profit institutions provided living cost allowances that exceed living cost estimates by more than \$3,000.<sup>42</sup>

Institutions face a variety of incentives to underestimate living costs, such as a desire to set a lower “sticker price.”<sup>43</sup> Schools might also seek to reduce students’ debt load in an attempt to reduce the likelihood the student will default.

When institutions underestimate students’ costs, however, they can effectively cut off students from accessing essential resources such as safe, adequate housing or broadband access. Evidence demonstrates that students who lack sufficient financial aid are more likely to work more hours or forego key resources like textbooks, affecting their ability to succeed in school.<sup>44</sup> Students without access to sufficient aid might also make decisions that hurt them in the long run, such as taking on higher interest private loans or dropping out of school.<sup>45</sup>

As the Institute for College Access and Success comments, “While the risks of too much loan debt are increasingly in the news and can be a harsh reality

for unemployed recent graduates, the risks of not being able to borrow are less visible but can be equally grave.”<sup>46</sup>

## Evidence demonstrates that students who lack sufficient financial aid are more likely to work more hours or forego key resources like textbooks, affecting their ability to succeed in school.

For students at two-year colleges, the amount of financial aid received is the single strongest predictor of graduation.<sup>47</sup> In fact, students with low balances of student loan debt encounter the highest rates of financial hardship.<sup>48</sup> Lower loan levels do not guarantee financial success.

Instead, the greatest disparities are between students who graduated and those who failed to earn a degree. As of 2009, of those students in default, 62.9 percent had no degree, and 24.7 percent had earned a certificate. By comparison, only 1.1 percent of students in default had earned a bachelor’s degree, and only 2.4 percent had earned an associate degree.<sup>49</sup> Disparities in pay between students with some college and those who graduate help explain this divide.

According to the College Board, in 2011 workers with some college but no degree had median earnings of

\$40,400; workers with an associate degree earned a median of \$44,800; and those with a bachelor’s degree earned a median of \$54,600.<sup>50</sup>

It is also important to note that most community college students do not receive federal loans. In 2011–12, only 21 percent of eligible community college students took out federal loans, and only 9 percent borrowed as much as they could have.<sup>51</sup>

### Limitations on Access to Federal Financial Aid

Federal limitations on students’ ability to access financial aid can also restrict students’ access to housing. The earliest that institutions may disburse federal Title VI aid is 10 days before the first day of classes for an academic term.<sup>52</sup> Moreover, for a first-year, first-time borrower, institutions cannot disburse Direct Loans until 30 days after the first day of classes.<sup>53</sup> This restriction is particularly difficult for students who live off campus, because their landlords likely will require a deposit much earlier. As a result, many students without substantial financial resources struggle to afford housing deposits before the new term.<sup>54</sup>

## Housing Assistance for Students

Students can access a number of resources, including federal assistance, to afford and find housing. New programs suggest that aligning housing, educational supports, and other benefits could best serve at-risk students.

### Federal Housing Assistance for Students

A number of restrictions govern students' eligibility for federal housing assistance programs. Students' eligibility may depend on their parents' income, whether the student is enrolled full time or part time, and whether the student's household wholly consists of students.

For example, households of full-time students are generally not eligible to live in Low-Income Housing Tax Credit (LIHTC) units. LIHTC is the primary production program for affordable housing nationwide.<sup>55</sup> The rule is intended to ensure affordable housing is available to those who need it most and provides a number of exclusions, including students who are single parents, who receive Title IV Social Security benefits, or who are former foster youth.<sup>56</sup> The rule does not provide exceptions for other vulnerable student populations, including homeless and previously homeless youth and veterans.

Notably, a student may receive Section 8 assistance only while living separately from his or her parents if both the student and the student's parents are income eligible. This restriction does not apply to students who are (1) veterans, (2) married, (3) with a dependent child, or (4) age 24 or older.<sup>57</sup> Moving to Work housing authorities also have the flexibility to change this rule. This rule was implemented in 2006 following media reports that wealthy college students had received Section 8 assistance. In response, Congress passed legislation requiring that HUD restrict eligibility for students.<sup>58</sup>

The HUD Section 8 rule treats students' grant aid for costs beyond tuition, required fees, and required charges as income for the purpose of determining eligibility.<sup>59</sup> That is, grant aid for educational expenses such as textbooks and supplies is counted as income. This rule does not apply to students who are age 24 or older and have dependent children. In some scenarios, this rule may force students to forego grant aid in lieu of loans if they wish to retain their Section 8 eligibility. For example, if a student pays for her tuition and fees by working part time, her grant aid for educational costs may push her out of Section 8 eligibility.<sup>60</sup>

In addition, for the purpose of determining the size of a household for Section 8 assistance, adult students who live with their parents are considered dependents only when they enroll full time. As a result, a student's decision to drop a class and drop to part-time status can have significant ramifications for their family's housing situation.<sup>61</sup>

Because data on Section 8 recipients' enrollment status are limited, it is unclear how many students are affected and to what extent.

The following additional housing assistance programs are prospectively open to students:

- **HOME Investment Partnerships Program.** Students who qualify for Section 8 assistance can occupy HOME-assisted rental units. Federal rules, however, provide that HOME-assisted units cannot be set aside for students or provide preferences for students.<sup>62</sup>
- **Public Housing. Students can live in public housing if they meet the income restrictions.** Local public housing authorities' definitions of eligible "families" sometimes exclude or deprioritize full-time students.

- **Chafee funding for students aging out of foster care.** States can spend up to 30 percent of their funds from the Chafee Foster Care Independence Program to help young people aging out of foster care address their housing needs.<sup>63</sup>

### Programs for Homeless Students

State governments, nonprofits, and institutions have responded to student housing needs with innovative programs and policies. In California, state law requires that state colleges and universities give foster youth priority for campus housing, including during vacation periods.<sup>80</sup> Beginning in 2009, every college in Colorado has appointed a staff member as the campus Single Point of Contact to support students experiencing homelessness. Colleges in Colorado have also worked to address barriers such as the timing of housing deposits, which are often due before students receive their financial aid for the semester.<sup>81</sup> At the University of Massachusetts Boston, the U-ACCESS office provides case management, services referral, and a food pantry for students experiencing nonacademic issues, including homelessness.<sup>82</sup>

Models, such as Single Stop USA (see sidebars), have emerged to help students with housing and economic insecurity. At seven community and technical colleges nationwide, the Benefits Access for College Completion initiative is evaluating new approaches to connect students with benefits.<sup>83</sup> At the City University of New York's community colleges, Accelerated Study in Associate Programs (ASAP) provides students with free monthly metro cards, free tuition, and free textbooks alongside comprehensive academic and employment support. MDRC's<sup>84</sup> two-year random assignment evaluation indicated that ASAP has a tremendous positive effect on student retention and graduation.<sup>85</sup>

## Housing Choice Vouchers Targeted for Community College Students

In Washington State, the Tacoma Housing Authority (THA) has partnered with Tacoma Community College (TCC), the region's largest postsecondary educational institution, to launch an innovative housing assistance program for students.<sup>64</sup> Believed to be the first of its kind in the United States, the Tacoma Community College Housing Assistance Program, started in the fall of 2014, provides Housing Choice Vouchers for full-time TCC students who are homeless or at risk of homelessness.<sup>65</sup> The program is currently funded for \$150,000 per year for up to three years, to serve up to 25 students and their families. The vouchers last until students graduate or for three years, whichever comes first.<sup>66</sup>

The program responds to an urgent need for housing at TCC, as student focus groups demonstrated.<sup>67</sup> Michael Mirra, Executive Director of the THA, notes that the housing authority and college "serve the same population of very low-income households." Many students at the college are first-generation students, and many have families of their own. Mirra points out, "...a worrisome number are homeless or lack a stable place to live," threatening these students' academic prospects.<sup>68</sup>

TCC advertises the program, performs the initial screening for students who apply, and maintains a waiting list. The college targets students in its workforce development program, which provides students with comprehensive counseling and staff that help them navigate careers.<sup>69</sup> Students must meet several requirements to participate, including but not limited to (1) being homeless or at serious risk of homelessness, (2) enrolling in 12 or more credit hours, (3) maintaining at

least a 2.0 grade point average (GPA) and (4) meeting the relevant HUD rules. Students must also participate in support workshops on topics such as financial literacy. The college strives to build the group as a cohort that empowers peer advocacy and mentorship.<sup>70</sup>

The THA screens applicants and performs background checks.<sup>71</sup>

The THA is designated a Moving to Work (MTW) public housing authority, enabling it to engage in this initiative. The MTW program does not provide the housing authority with more funds but enables THA to use HUD funding more flexibly and waives many of the normal program rules.<sup>72</sup>

As of December 2014, the program served 21 students and their families. The students ranged in age from 25 to 59 and most of the households included youth or another adult. The housing authority and college will track how the ongoing initiative affects school attendance, performance, and graduation rates. They will compare these outcomes with those of the general student population and other homeless enrolled students who do not receive vouchers. These outcomes will determine if the housing authority and college expand, continue, or curtail the program.<sup>73</sup> The students' monthly meetings with their counselors will also provide an ongoing indicator of student retention.<sup>74</sup> In the future, the THA hopes to increase the program's allotment vouchers and expand to other types of institutions, such as four-year colleges and vocational schools.<sup>75</sup>

For the housing authority, the program is part of its larger Education Project that spans the educational pipeline

from elementary school to college. For example, the housing authority also partnered with a local elementary school to reduce student turnover. Parents commit to keep their children enrolled in the school, participate actively in their children's schooling, and invest in their own education and employment prospects. In turn, families are provided with assistance that initially pays most of their rent and tapers down to zero after 5 years. Thus far, the initiative has shown significant progress in reducing students' mobility, improving reading scores, and raising families' income.<sup>76</sup> The housing authority has also initiated a project to enroll all of its resident 8th grade students in the state's College Bound Scholarship program, a campaign to set expectations for student success, educational services located in housing authority communities, and asset-building programs for local children and youth.<sup>77</sup>

The Education Project is rooted in the housing authority's commitment to help families prosper and for their time with the housing authority to be both "transformative and temporary." The housing authority also recognizes that its developments' success requires successful neighborhood schools and that the housing authority is well placed to promote positive educational outcomes for the many low-income children it serves.<sup>78</sup> As Executive Director Mirra comments, "This project is an effort to spend a housing dollar not just to house someone and their family but to get two other things done: help them succeed in school and promote the success of schools that serve low-income students."<sup>79</sup>

Federal homelessness programs do not specifically focus on homeless college students. Recent legislation, however, has improved homeless students' access to financial aid and campus supports. The Higher Education Opportunity Act of 2008 made homeless students automatically eligible for federal TRiO student support programs. Under

the College Cost Reduction and Access Act of 2007, unaccompanied homeless youth are automatically classified as "independent students." This change allows students to apply for financial aid without their parents' or guardians' signatures and financial information, which can be very difficult for homeless youths

to obtain. Despite these changes, unfortunately, evidence indicates that homeless youths continue to encounter administrative barriers when applying for postsecondary financial aid. For example, in a 2013 survey, nearly 20 percent of homeless youth indicated that their college's financial aid office was unaware of these new policies.<sup>86</sup>

## Spotlight on Single Stop USA

At 18 community colleges around the country, Single Stop USA's community college program helps low-income students overcome barriers to success, including housing needs.<sup>87</sup> Single Stop coordinators perform full assessments of students' needs and connect students with benefits programs. According to Single Stop, the program can affect retention rates as much as 20 percent.<sup>88</sup> A recent implementation assessment indicates that Single Stop plays a key role on many campuses, with a quantitative assessment forthcoming.<sup>89</sup>

At the Community College of Philadelphia, the Homeless Student Support Project is closely linked with the College's Single Stop services. The

Project serves nearly 100 homeless students who range in age from 21 to 58 and from an array of circumstances, such as being previously incarcerated. The Project provides students with food stipends and workshops that help students find housing and succeed in the classroom. Critically, the Project integrates the College's services with external resources available in the city of Philadelphia.<sup>90</sup>

Accounts from Single Stop programs also demonstrate the dire need many students experience. Deborah Harte, Student Life Manager, Single Stop at the Borough of Manhattan Community College, said that during the past six years she has helped students with "every issue you can think about."

According to Harte, many students say that without Single Stop to help them more easily apply for benefits, they would drop out and work full time. Harte also said that "[h]ousing is a tremendous issue on our campus." Affordable housing options remain limited in New York, and waiting lists for public housing assistance are deeply oversubscribed. For a number of students, living with family is not an option: for instance, some students identifying as lesbian, gay, bisexual, or transgender cannot return to their homes at risk of physical threats. Harte refers some students to a shelter for young adults, although the space is first come, first served.<sup>91</sup>

## Student Housing Stock and Construction

American college enrollment has surged over the past two decades. From 1990 to 2012, undergraduate enrollment at degree-granting postsecondary institutions increased by 48 percent, to 17.7 million students in the fall of 2012.<sup>92</sup> About 10.5 million students attend four-year schools and 7.2 million attend two-year institutions.<sup>93</sup> Full-time enrollment has increased at a particularly swift pace. From 1990 to 2012, full-time enrollment increased by 59 percent, to 11 million students.<sup>94</sup>

The recession appears to have slowed increases in low-income student enrollment. College enrollment among low-income high school graduates increased from 47 percent in 1990 to 50 percent in 2000. Enrollment for that group, however, increased by only one percent, to 51 percent, from 2000 to 2012. By comparison, enrollment of middle-income high school graduates rose from 60 percent to 65 percent from 2000 to 2012.<sup>95</sup>

Increased enrollment has created new challenges for student housing.

Enrollment gains have far exceeded growth in on-campus housing. Low-income students also face particular challenges in finding affordable, adequate housing near their campuses.

### Availability of On-Campus Housing

Most undergraduate students live off campus. During the 2011–12 school year, 50.2 percent of undergraduates lived off campus separately from their families and 36.6 percent lived off campus with their families. By comparison, only 13.2 percent of



undergraduates lived on campus.<sup>96</sup> The recession appears to have significantly impacted students' living decisions. As the National Journal reported, the percentage of college students staying with their parents jumped from 26 percent during the 2007–08 school year to 36.6 percent in 2011–12.<sup>97</sup>

These data contrast with stereotypes that most students live in college dormitories. These stereotypes may be driven by a disproportionate focus in the media on the most selective institutions, where students are more likely to live in on-campus housing. Digging deeper, residency statistics illustrate other structural differences and inequities in American postsecondary education. For example, students at private, nonprofit four-year institutions are twice (45 percent) as likely to live on campus as students at public four-year colleges (23 percent). Students who work more than 15 hours a week are far less likely to live on campus than students who work fewer hours or none at all.<sup>98</sup>

Moreover, the geographic location of institutions influences students' options and housing decisions. According to one estimate, one in 10 Americans has only one public college nearby, which is typically a two-year institution. Institutions' geography and student attendance track with racial and economic disparities. As Professor Nicholas Hillman told the National Journal, "In general, the whitest communities have the most colleges."<sup>99</sup> White students and students from higher income families, moreover, tend to attend school farther away from home.<sup>100</sup>

Colleges' on-campus student housing stock has not kept pace with the increase in enrollment. According to Census Bureau data, the number of students living in college dormitories increased only 31 percent from 1990 to 2012, to a total of 2.6 million.<sup>101</sup> At the same time, enrollment at

degree-granting institutions increased by 48 percent.<sup>102</sup> Institutions nationwide have long waitlists for on-campus housing, leaving students to search for options off campus. Private developers have filled some of the demand with new off-campus complexes, many of which are luxury buildings.<sup>103</sup>

Budget shortfalls have stymied housing construction at many four-year institutions. In particular, states' continuing financial constraints following the recession have forced public institutions to delay or cancel plans for new student housing.<sup>104</sup> Other structural challenges play a significant role. Schools have struggled to quickly expand their capital stock as they lack easily accessible capital or available land.<sup>105</sup> In general, institutions find it difficult to expand their housing options as quickly as they grow enrollment. At the same time, much of the student housing built in the 1960s reached the end of its functional life during the 2000s.<sup>106</sup>

Most community colleges do not provide housing for students, although a number have built on-campus housing in the past several years.<sup>107</sup> Rural community colleges are the notable exception: many offer on-campus housing to reduce geographic barriers for students and encourage full-time enrollment.<sup>108</sup> This decision aligns with evidence that full-time students are much more likely to graduate than part-time students, of whom only about one-fourth complete their degree.<sup>109</sup> Demographically, community college students are particularly vulnerable. Twenty-nine percent have household incomes under \$20,000 and 35 percent are also parents.<sup>110</sup>

### How Colleges Build Housing

As college enrollment has expanded, the context for student housing construction has also changed. For

example, many schools have embraced sustainable housing, and Leadership in Energy and Environmental Design, or LEED, Silver certification is considered the norm for new projects.<sup>111</sup> Housing increasingly matters for admissions, because prospective students prioritize living options when choosing among schools.<sup>112</sup> Institutions—particularly, large public schools—have turned to private developers to fill financing gaps and also to meet the demand for higher end housing. This strategy could enable schools to build new campus housing when state funding remains limited. It is unclear, however, how this new trend will benefit the low-income students who account for much of the expansion in postsecondary enrollment.

Tax-exempt, publicly issued revenue bonds are by far the most popular funding mechanism for institutions' new student housing construction, although the process can be complicated. Other common funding mechanisms include schools' reserve funds, operating funds, and bank loans. By comparison, institutions most often use reserve funds when rehabilitating older housing.<sup>113</sup>

Institutions also use a variety of development structures. Many colleges and universities have created a separate, affiliated legal entity to assist with construction and financing, particularly when building off-campus housing.<sup>114</sup> Also, institutions have long worked with private developers in some capacity. Often, the institution pays the developer a fee to develop housing. During the past 20 years, a number of colleges and universities have engaged developers to play a larger role beyond construction, including responsibilities with financing and management.

Institutions' capital constraints have led many to enter more expansive partnerships with private developers to plan, construct, and manage

## Federal Financing for New Student Housing

Several federal programs support the construction of new student housing. In general, the federal role in postsecondary facilities construction has declined during the past 25 years. Beginning in 1950, Congress instituted the College Housing Loan program to alleviate campus housing shortages following the enactment of the Servicemen's Readjustment Act of 1944, commonly known as the GI Bill®. The program has not been funded since the 1980s. In addition, in 1986, Congress created the College Construction Loan Insurance Association ("Connie Lee"), a private corporation with significant federal investment, to help finance postsecondary construction. In 1997, Congress fully privatized Connie Lee. That same year, Connie Lee was purchased by and folded into Ambac Financial Group. After its purchase, Connie Lee insured no new bonds.<sup>128</sup>

Today, the federal government facilitates student housing construction primarily through one venue, the Historically Black College and University (HBCU) Capital Financing Program. This program allows the U.S. Department of Education to guarantee up to \$1.1 billion of bonds for capital financing to HBCUs. The program has originated loans to 39 HBCUs, many of which have financed student housing.

campus housing. Privatization allows institutions to outsource capital burden and some of the risks of new housing development, and to avoid some steps in the typical university procurement process. Developers also offer experience in housing and can implement economies of scale to reduce costs.<sup>115</sup> Large public institutions, which typically have the most extensive housing needs, appear to be most likely to privatize their housing.<sup>116</sup>

Privatization includes a broad spectrum of options for institutions. Schools can use private developers for oversight of the construction and finance processes, for example, and then manage the finished housing complex themselves. Institutions can also share management with developers. At the University of Maryland, for instance, the university selects the residence hall life directors while the developers are responsible for most of the management duties.<sup>117</sup>

Institutions increasingly have leased land to developers with long terms and put management in private hands. Arizona State University, which began an extensive privatization initiative in 2000, has been described as "the poster child of student housing privatization" by one major developer. As of 2012, Arizona State had developed about \$700 million in new campus housing with six developers, accounting for around 9,500 beds.<sup>118</sup> Other large universities have adopted this model. In 2012, the University of Kentucky entered a 50-year, renewable ground lease with a private developer, Education Realty Trust, to construct and manage new dorms, including up to 9,000 new beds.<sup>119</sup> The state of Georgia has prepared to adopt privatization at public universities across the state.<sup>120</sup> In 2014, Georgia voters approved a ballot measure that renders tax-exempt privatized dorms on land owned by the University System of Georgia.<sup>121</sup>

A number of publicly traded real estate companies specializing in student housing have emerged, including real estate investment trusts (REITs). REITs are companies that own and often operate real estate and are typically open to investment from the public. Three REITs specialize in student housing: American Campus Communities, Education Realty Trust (EdR), and Campus Crest Communities.<sup>122</sup> These three companies have driven a significant proportion of the newly constructed large, privatized student housing developments. For example, EdR is the University of Kentucky's partner in its student housing project, and American Campus Communities constructed much of Arizona State's new housing.

Because privatization is a relatively new trend, it is unclear how these arrangements will turn out over the lifetime of the contracts. Boise State University, for instance, has called off a prospective 85-year privatization contract, partly due to concerns with the long timeframe of the deal.<sup>123</sup>

As institutions relinquish some control over their student housing, it is uncertain how students may be affected. Students who can afford the new residences may enjoy new amenities and a higher quality of housing. On the other hand, private developers' profit motive may encourage them to meet only the bare minimum of code requirements. It might be difficult for students to address issues with their housing or to even to know whether they should bring their complaints to the private company or their school.<sup>124</sup>

Also, unless the institution's agreement with the developer sets price restrictions, the housing may not be affordable to low-income students, and the average cost of housing may increase. Developers may find it more profitable to appeal to the growing number of students interested in

high-end options, as opposed to those seeking affordable on-campus housing. In turn, housing costs may divide the on-campus student population by residence along socioeconomic lines.<sup>125</sup>

The extent to which institutions themselves will prioritize affordability

also remains unclear. For example, new privatized dorms at Montclair State University in New Jersey cost students \$1,000 more a semester than other on-campus housing. A committee of university officials and employees of the private developer set the dorms'

rents annually.<sup>126</sup> Similarly, the rents for the privatized University of Kentucky dorms are higher than other dorms on campus, and the new units are described as "premium residence halls."<sup>127</sup>

## How Student Housing Affects Local Communities: Concerns With "Studentification"

Student housing and university expansion can significantly affect local communities.<sup>129</sup> In New York, for example, a fierce debate has arisen as institutions of higher education expand and build student housing.<sup>130</sup> Critics in some communities have argued that colleges and their students have pushed out local residents in neighboring housing, replacing them with students. In North Philadelphia, new off-campus, privately owned student housing has sparked local concerns about gentrification.<sup>131</sup> In Athens-Clarke County, Georgia, development of luxury off-campus apartments displaced hundreds of low-income families living in manufactured housing.<sup>132</sup> Some institutions, such as Babson College, have responded to these challenges by building new on-campus residences in an attempt to keep a higher proportion of students on campus.<sup>133</sup>

An array of recent research has investigated the effect of large numbers of college students on surrounding neighborhoods, known as "studentification." Studentification is closely related to, although distinct

from, gentrification. For example, gentrification often involves new residents who live in an area for an extended period of time. Students, on the other hand, live in an area for a more limited period of time. In the United Kingdom, studentification has often occurred in areas that have already been gentrified, or that are adjacent to gentrified areas.<sup>134</sup>

The relationship between universities and local housing prices in the United States is complicated. A 2014 analysis of 20 college towns suggested that an increase in the size of a college's off-campus population is associated with higher market rents, particularly in areas that have a relatively high concentration of undergraduate students. As the study's author points out, this hypothetical relationship can impact both local residents and students, who may have nowhere else to look for affordable housing near their school.<sup>135</sup> If high housing costs near institutions force students to live farther away, students' transportation costs will likely increase.

Similarly, a 2009 analysis of New Jersey institutions found that the presence of

a college is associated with home prices that are about 10 percent higher. The effect is largest for small colleges and disappears once college enrollment reaches about 12,500 students. Four-year colleges and colleges that are residential appear to have a stronger positive effect on home prices. The analysis also found that colleges increase the size of the tax base by about 24 percent, although neither the size of the college nor the degree to which the college is residential appears to have an effect.<sup>136</sup>

There is no easy answer for the challenge of studentification. Students require affordable housing near their schools, but their need can also upset the market for existing residents. To some degree, universities can alleviate these tensions by actively promoting the development of nearby affordable housing. For example, in West Philadelphia, the University of Pennsylvania created a neighborhood housing preservation and development fund that administers 448 affordable rental units for both local residents and students.<sup>137</sup>

## Conclusion and Recommendations

We know that where students live affects their educational opportunities. For children, substantial evidence suggests that outcomes are closely aligned with housing and neighborhood quality.<sup>138</sup> As this report demonstrates, housing conditions

can also affect the success of college students. Innovative programs such as the Tacoma Community College Housing Assistance Program demonstrate promising strategies that merit further evaluation and consideration.

However, we need to know more. Moving forward, we need more extensive national data and a more robust research base on the nature and extent of students' housing challenges.

Major items for this research agenda should include the following:

1. **Evaluate housing interventions linked to higher education, including strategies through Moving to Work.** HUD has embraced place-based strategies that use housing as a platform for educational opportunity at the primary and secondary level. These strategies should also focus on postsecondary success. MTW provides flexibility for initiatives for interventions such as the Tacoma Community College Housing Assistance Program to be piloted and evaluated.
2. **Include a module regarding postsecondary enrollment in the American Housing Survey.** We have very little national data about student housing insecurity, despite its potentially enormous impact on student success. The National Postsecondary Student Aid Survey does not include information on student housing insecurity, and the American Housing Survey does not include information about residents' enrollment status. The American Housing Survey frequently includes topical modules and could provide significant insights into present challenges.
3. **Perform additional research on institutions' approaches to student housing insecurity and identified student need.** We need to know more about how institutions are currently serving vulnerable student populations regarding housing insecurity and living costs. A survey of need identified by institutions would also be helpful. Evaluations of institutions' strategies, including on-campus housing provision, are essential to determine which interventions are cost effective.

Linking housing and education supports could improve American students' success in college while maximizing the returns from our significant public investment in higher education. A number of policies should recognize this connection and better facilitate affordable, adequate housing options for postsecondary students. Policy priorities should include the following:

1. **Create an interagency working group to investigate policy options and best practices.** HUD should collaborate with other agencies to pursue place-based strategies at the postsecondary level, with a focus on economic insecurity and living costs. This group should consider how to foster relationships among institutions, housing authorities, benefit providers, and service agencies to connect students with resources.
2. **Review the guidance for setting institutional living cost allowances and recommend a consistent method for institutions.** For example, HUD's Fair Market Rent (FMR) data could be used to determine housing costs. Notably, HUD is currently piloting small area FMRs that could provide the best estimates of housing costs near institutions.<sup>139</sup>
3. **Review the Section 8 eligibility rule regarding students and exclude financial aid for education-related expenses as "income."** Under the current scheme, postsecondary students who are currently Section 8 recipients or who would otherwise qualify may be forced into situations outside the intent of the rule. Grant aid for essential education-related expenses, such as fees, books, supplies, and transportation to school, should not be included as "income" for the purpose of determining Section 8 eligibility.

Student housing costs, construction, and insecurity present complicated issues to address. Other structural changes in education present new challenges. For example, how should institutions account for housing costs for students who attend school on line?

These issues are tied into a broader debate about the extent to which institutions and government should subsidize students' living costs. Regardless of that philosophical debate, though, the evidence to date suggests that improving students' access to resources such as housing and food will improve their ability to succeed in school.

Solving these shortfalls will not always require additional spending. Improving collaboration between schools and housing agencies, including links between housing resources and postsecondary education, could make existing dollars go further. Connecting students with available benefits and community resources could build more integrated, effective support systems at a relatively low cost.

Investing in students' living needs, including housing, could ensure that our existing investments in higher education are more effective. For example, President Obama recently announced an initiative to provide free tuition to community college students who maintain a satisfactory grade point average and make sufficient progress in school. In the long run, investing in students' housing may strengthen our other investments in higher education.

The United States' college-going population is incredibly diverse, and increasingly so as a broader group of students enrolls in higher education. At the same time, college completion rates remain low. Improving housing security for college students could help us close that gap and ensure that college serves as a vehicle for social mobility in America.

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## Insights

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